

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TODD A. LAUFFENBURGER : Bankruptcy Case No. 18-10117-TPA
MARY E. LAUFFENBURGER :
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

A It is hereby **ORDERED** that with the consent of the Debtor(s), the Chapter 13 Plan dated April 13, 2021, except as modified herein as checked below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. Confirmation of this Plan pursuant to this Order is without prejudice to reconsideration following a status conference held by the Chapter 13 Trustee to gauge the progress of Plan implementation which **Status Conference** is scheduled for *N/A* (which may, upon agreement of the Parties, be continued from time to time *provided however* that following the 3rd continuance, the matter shall be set for hearing before the Court), following which time the Plan may be modified to the satisfaction of all Parties after notice and hearing before the Court, or the status conference may be marked closed by the Chapter 13 Trustee.

1. Attorney's fees shall be paid upon the basis of a retainer having been paid in the amount of **\$300**.
2. ***PHFA Cl.# 5 will be paid a principal balance of \$5779.08 at modified plan terms with a non-interest bearing portion of \$63.00.***
3. ***The length of the Plan is increased to a total of 60 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.***

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.
2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days

after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I in the event of:

(a) Household income increases, because of new employment, promotion, or otherwise, since any increase in disposable income shall qualify for modification under §1329 retroactive to the date of the increase.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or any increase of 10% in household income. Any indicated increase in disposable income (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation or increase in household income.

(c) Household income increases by 1% or more over most the recently filed Schedule I. Any indicated increase in disposable income (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the increase in household income.

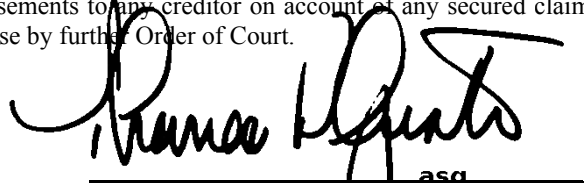
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: 6/25/2021



United States Bankruptcy Judge **asg**

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Todd A. Lauffenburger
Mary E. Lauffenburger
Debtors

Case No. 18-10117-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 02, 2021

User: agro
Form ID: pdf900

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Todd A. Lauffenburger, Mary E. Lauffenburger, 448 Cable Hollow Rd., Russell, PA 16345-4912
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
14794673	Bay City OrthoCare, LLC, 2313 Peach Street, Erie, PA 16502-2822
14794674	+ Bureau of Individual Taxes, PO Box 280432, Harrisburg, PA 17128-0432
14794675	+ Bureau of Taxes, Po Box 280432, Harrisburg, PA 17128-0432
14794678	+ Coll Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14816318	+ FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
14780775	GLHEC & Aff obo USAF, PO Box 8961, Madison WI 53708-8961
14772819	+ Greater Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
14772820	+ Key Map, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
14772821	+ Mr. Cooper formerly Nationstar Mortgage, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
14794681	++ NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET, WILLIAMSVILLE NY 14221-5887 address filed with court:, National Fuel, Po Box 371835, Pittsburgh, PA 15250
14794295	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14794682	Penelec, PO Box 16001, Reading, PA 19612-6001
14772822	+ Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009-1012
14794684	+ Quality Asset Recovery, 7 Foster Ave., Suite 101, Gibbsboro, NJ 08026-1191
14784268	+ SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14772823	+ Santander, PO Box 105255, Atlanta, GA 30348-5255
15147699	+ Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14794685	+ Shellpoint, c/o LVNV Funding LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
14772824	+ Shellpoint Mortgage, 55 Beattie Place, Suite 500, Greenville, SC 29601-5116
14794686	+ TransWorld Magazie, Po Box 422108, Palm Coast, FL 32142-2108
14794687	+ Transworld Systems Inc., 300 Cedar Ridge Dr., Suite 307, Pittsburgh, PA 15205-1159
14812284	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14794688	+ Warren Medical Group, 2 Crescent Park, Warren, PA 16365-2111
15273591	+ Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111-5151

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Jul 02 2021 23:04:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
14794677	+ Email/Text: compliance@chaserec.com	Jul 02 2021 23:04:00	Chase Receivable, 1247 Broadway, Sonoma, CA 95476-7503
14794679	+ Email/Text: G06041@att.com	Jul 02 2021 23:04:00	Direct TV, Po Box 5007, Carol Stream, IL 60197-5007

District/off: 0315-1

User: agro

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Date Rcvd: Jul 02, 2021

Form ID: pdf900

Total Noticed: 34

14800684	Email/PDF: resurgentbknofications@resurgent.com	Jul 02 2021 23:16:14	LVNV FUNDING, LLC, C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826
14786150	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 02 2021 23:04:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14794680	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 02 2021 23:04:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14798692	Email/Text: blegal@phfa.org	Jul 02 2021 23:04:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14794683	+ Email/Text: blegal@phfa.org	Jul 02 2021 23:04:00	PHFA-HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
TOTAL: 8			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
14794689	*+	Warren Medical Group, 2 Crescent Park, Warren, PA 16365-2111
14794690	*+	Warren Medical Group, 2 Crescent Park, Warren, PA 16365-2111
14794676	##+	Central Credit, Po Box 735, Sunbury, PA 17801-0735

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor SELECT PORTFOLIO SERVICING INC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Kenneth M. Steinberg	on behalf of Joint Debtor Mary E. Lauffenburger julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.c om;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth M. Steinberg	on behalf of Debtor Todd A. Lauffenburger julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.c om;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Leon P. Haller	

District/off: 0315-1

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on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program
(PHFA-HEMAP) lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7